

GIC RETIREE DENTAL PLAN



Metropolitan Life Insurance Company (MetLife) is the provider of the GIC Retiree Dental Plan. The plan offers a fixed reimbursement of up to \$1,250 per member per year for dental services:

- Dental examinations
- Dental cleanings
- Fillings
- Crowns
- Dentures
- Dental implants

Benefit Enhancement Effective July 1, 2016:

- Mouth guards for bruxism (teeth grinding)

As a member of this plan, you may go to the dentist of your choice. However, you will save money by visiting one of the over 317,000 nationwide network of participating dentists. When you visit a MetLife provider, your out-of-pocket expenses will be lower as you usually pay the lower negotiated fee, even after you have exceeded your annual maximum.

This is an entirely voluntary plan (*retiree-pay-all*) that provides GIC members with coverage at discounted group insurance rates through convenient pension deductions.

ELIGIBILITY

Retirees and survivors from the following municipalities that have elected to offer the plan are eligible:

- City of Melrose
- Town of Ashland
- Town of Bedford
- Town of Brookline
- Town of Holbrook
- Town of Holden
- Town of Hopedale
- Town of Middleborough
- Town of Millis
- Town of North Andover
- Town of Randolph
- Town of Swampscott
- Town of Weston
- Town of Westwood
- Town of Winchendon
- Athol Roylston School District
- Northeast Metropolitan Regional Vocational School District

If your municipality is not listed, you are not eligible for GIC Retiree Dental benefits. Contact your municipal benefits office for additional information.

ENROLLMENT

Eligible retirees and survivors may join during annual enrollment, or within 60 days of a qualifying status change, such as when COBRA dental coverage ends, when you become a survivor of a GIC member, or at retirement. **However, if you drop coverage in the future, you can never re-enroll in the plan.**

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Includes 0.35% Administrative Fee

MONTHLY GIC Plan Rates as of July 1, 2016

\$1,250 Maximum Annual Benefit per Member

COVERAGE TYPE	RETIREE PAYS MONTHLY
SINGLE	\$29.47
FAMILY	71.00



Retiree Dental Questions?
Contact MetLife: 1.866.292.9990
metlife.com/gic